

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:	CASE NO. 18-61474
JEANA RENEE HUTSELL	CHAPTER 7
Debtor	JUDGE RUSS KENDIG
JEANA RENEE HUTSELL	ADVERSARY NO. 18-6038
Plaintiff	
vs	
NAVIENT, et al	
Defendant	

MOTION FOR SUMMARY JUDGMENT

Now comes the Plaintiff, through counsel, and for her Motion for Summary Judgment states:

FACTS

Plaintiff obtained a student loan in 2007 to attend online at Rio Salado to obtain a degree in chemical dependency. For health reasons, she was unable to complete the program.

The Affidavit and the attachments thereto chronicle her struggles, both with health and employment since she withdrew from school in 2008.

Plaintiff has filed a Complaint alleging that unless the student loan debt is discharged, she will suffer an undue hardship.

Defendant ECMC had filed a Motion for Summary Judgment, alleging that there were no disputes regarding material facts on any of the three prongs of the Brunner test adopted by the Sixth Circuit U.S. Court of Appeals in Ogler v Eluc v Credit Mgmt. Corp 409 F.3d 382 (6<sup>th</sup> Cir.

2005). That Motion was denied. Plaintiff now files her Motion for Summary Judgment.

### ARGUMENT

Summary Judgment is governed by Federal Civil Rule 56, which, pursuant to Fed R. Bankr Pro 7056 applies to bankruptcy proceedings. For Plaintiff to prevail, she must show that “there is no dispute as to any material fact,” and that she is “entitled to Judgment as a matter of law” Fed. R Civil Pro 56.

Evidence must be viewed in the light most favorable to the Defendant. Matsushita Electric Indus Co. Ltd v Zenith Radio Corp 475 U.S. 574.

The Brunner test requires that the debtor prove, by a preponderance of the evidence:

“(1) that the debtor cannot maintain, based on current income and expenses, a “minimal” standard of living for (himself) and (his) dependents if forced to repay the loans; (2) that additional circumstances exist indicating that this state of affairs is likely to persist for a significant portion of the repayment period of the student loans; and (3) that the debtor has made good faith efforts to repay the loans.

*Id.* (Quoting *Brunner v. New York State Higher Educ. Servc. Corp.*, 831 f.2d 395, 396 (2d Cir.1987). To satisfy the second prong, Barrett must show that circumstances indicate a “certainty of hopelessness, not merely a present inability to fulfill financial commitment.” *Id.* at 386 (quoting *In re Roberson*, 999 F.2d 1132, 1136 (7<sup>th</sup> Cir.1993)); see also *In re Hornsby*, 144 F.3d 433, 438 (6<sup>th</sup> Cir.1998) (observing That debtors “need not live in abject poverty before a discharge is forthcoming”). These circumstances may include, but are not limited to, “illness, disability, a lack of useable job skills, or the existence of a large number of dependents.” *Id.* Ultimately, the most important factor in satisfying the second prong is that the “additional circumstances” must be “beyond The debtor’s control, not borne of free choice.” *Id.*”

### THE FIRST PRONG

The first prong of the Brunner test is present inability to pay.

It is the law of the case that the gifts from Plaintiff's parents are not counted for the first prong. Arizona v. California 460 U.S. 605 (1983).

Her employment has not changed from Exhibits "A" and "B", except for the fact that she had a leave of absence as set forth in Exhibits "F" and "G"; Exhibit "F" being the doctor's statement, and Exhibit "G" being her bank accounts for the last three (3) months. She had been receiving unemployment compensation plus \$600.00 per week, but returned to work at the same rate of pay on May 26, 2020.

She is still unable to maintain a minimal standard of living if she is required to pay her student loans. The First Prong is met.

### THE SECOND PRONG

Substantial medical records were provided, and are incorporated herein as a part of her Affidavit. (Plaintiff's Exhibit "D") They show substantial, chronic illness which is unlikely to subside. This is in no way the fault of the Debtor.

Of particular importance is the letter from Michael Van Ness MD with respect to the history and future prognosis of the Debtor. It is found on the seventh (7th) page of the Exhibit "D9 Document".

In addition, is Exhibit "E" is citations for various scholarly works regarding the conditions experienced by a person in the Debtor's condition.

The United States Sixth Circuit Court of Appeals in In re Barrett 487 F.3d 353, (6<sup>th</sup> Cir.2007) considered a situation similar to Plaintiffs. In that case the Debtor had similar impediments to work, with similar evidence presented. She passes the Second Prong under *In re*

*Barrett, supra.*

### THE THIRD PRONG

The Third Prong is good faith effort. It is conceded no payments have been made. That is not, however, dispositive of the issue. Plaintiff has never had the ability to repay the student loans as evidenced by the income information shown in her Exhibit "C"." *In re Barrett, supra* at pages 365-366.

Attempts were made, but due to frequent assignments, she was unable to even determine where the payments were to be sent. A relative had offered to pay the loan in a lump sum, but she could not determine where the money was to be sent. Prior to those attempts, the income documents show her income was inadequate to make any payment. (See Exhibit "A") She satisfies the *Brunner Test* as applied *In re Barrett, supra*.

### CONCLUSION

Debtor is a middle aged woman, single with no dependents, who has suffered the misfortune of incredibly severe health impairments. Despite this, she has continued to attempt to work at the best of ability, but is unable to make enough money to maintain a minimum standard of living for herself.

Substantial medical records have been provided showing her severe health impairments. Income from the past has been presented showing that there were significant periods of almost no income, and now she has finally obtained full time employment, but barely above minimum wage.

While no one can predict the future with certainty, it is certainly more likely than not that her income will remain at its current level.

She has never really had the income to make meaningful payments, if any, upon her



student loans, and when she tried to contact the lender, she was unable to find who actually owned her loan. This is evidenced by the difficulty of finding the proper party when this lawsuit was filed.

For the reasons set forth, Plaintiff has sufficient credible evidence establishing her entitlement to a discharge of her student loan *Brunner Test*, in that reasonable minds can only come to one conclusion and that is favorable to the Plaintiff. Plaintiff's Motion for Summary Judgment should be granted.

/S/ Edwin H. Breyfogle  
Edwin H. Breyfogle  
Ohio Reg. No. 0000822  
Attorney for Debtor/Plaintiff  
108 Third St NE  
Massillon, OH 44646  
(330) 837-9735  
FAX (330) 837-8922  
E-mail: ebreyfogle@gmail.com

CERTIFICATE OF SERVICE

The undersigned certifies that on 29 day of May, 2020, a true and correct copy of the foregoing Motion for Summary Judgment was served via the Court's electronic case filing system on the following who are listed on the Court's Electronic Mail Notice List:

\*Neil Schor

Nschor@hhmlaw.com

/S/ Edwin H. Breyfogle  
Edwin H. Breyfogle  
Attorney for Debtor/Plaintiff

STATE OF OHIO )  
 )SS  
STARK COUNTY )

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Ex F  
GASTROENTEROLOGY SPECIALISTS, INC.  
2726 Fulton Drive N.W.  
Canton, Ohio 44718  
330-455-5011

Date: March 16, 2020

To Whom It May Concern:

Our patient, Jeana Hutsell, is immunocompromised and is at an increased risk to contract COVID-19.

This patient needs to follow stricter isolation precautions than the regular population.

Sincerely,



Michael M. Van Ness, M.D.

Gastroenterology Specialists, Inc.

F:/COVID-19 IMMUNOCOMPROMISED PT 2020

E4 G



Account Name	Asterisk-Free Checking
Today's Beginning Balance	\$1,010.52
Pending Transactions	-\$456.20
Deposit Holds	\$0.00
<hr/>	
<b>Account Balance</b>	<b>\$554.32</b>

Account Number	...4275
Routing Number	044115090
Account Nickname	Asterisk-Free Checking
Account Type	Asterisk-Free Checking
Interest Earned But Not Paid	\$0.00
Year-to-Date Interest	\$0.00
Previous Year Interest	\$0.00

## Transaction History

Transactions from 02/01/20 through 05/27/20

Date	DescriptionType	Amount	Balance
05/27/2020	AMZN MKTP US AMZN.CO M/ SEATTLE Debit Card WA XXXXXXXX XXXXXX3013	-\$19.17 pending	\$554.32
05/27/2020	LINDSEY'S PI ZZA XXXXXX Debit Card XXXXXX3013	-\$9.50 pending	\$573.49
05/27/2020	AMZN MKTP US AMZN.CO Debit Card M/ XXXXXXXX XXXX3013	-\$53.22 pending	\$582.99
05/27/2020	MACYS.COM XXXXXXXXXX Debit Card XX3013	-\$115.53 pending	\$636.21
05/27/2020	AMZN MKTP US AMZN.CO Debit Card M/ XXXXXXXX XXXX3013	-\$50.97 pending	\$751.74
05/27/2020	WWW.GILT.C OM XXXXXXXX Debit Card XXXXXX3013	-\$237.46 pending	\$802.71



05/27/2020	REVERSALR MACYS.COM MASON OH X Debit Card XXXXXXXXXX X3013	\$29.65 pending	\$1,040.17
05/26/2020	DISCOUNT D ATM/POS RUG M 600104	-\$26.57	\$1,010.52
05/26/2020	DISCOUNT D ATM/POS RUG M 600107	-\$7.43	\$1,037.09
05/26/2020	MAGGIORE'S Debit Card DRIVE THRU	-\$41.27	\$1,044.52
05/26/2020	CKO*PATREO N* MEMBERS Debit Card HI	-\$10.00	\$1,085.79
05/26/2020	JIMMY JOHNS Debit Card # 718	-\$9.26	\$1,095.79
05/26/2020	ARBYS #993 Debit Card CANTON	-\$10.99	\$1,105.05
05/26/2020	VCA GREEN Debit Card AH #809	-\$450.88	\$1,116.04
05/26/2020	SCRUBS & BE YOND ECOM Debit Card M	-\$27.00	\$1,566.92
05/26/2020	KRAUS PIZZA Debit Card FULTON	-\$30.79	\$1,593.92
05/22/2020	SPEEDWAY 5 ATM/POS 050 FUL 12073	-\$5.73	\$1,624.71
05/22/2020	SCRUBS & BE YOND ECOM Debit Card M	-\$47.46	\$1,630.44
05/22/2020	GRASS CITY Debit Card	-\$31.52	\$1,677.90
05/22/2020	JAANUU.COM Debit Card	-\$75.00	\$1,709.42
05/22/2020	PAPA BEAR S Debit Card PIZZA OVEN	-\$37.70	\$1,784.42
05/22/2020	MERCHANDIS E RET MACYS Debit Card BEL	\$296.54	\$1,822.12
05/21/2020	SCRUBS & BE YOND ECOM Debit Card M	-\$154.41	\$1,525.58
05/20/2020	UNIFORM AD Debit Card VANTAGE	-\$133.92	\$1,679.99

05/19/2020	AMAZON DIGI T*M77947ZSO	Debit Card	-\$5.99	\$1,813.91
05/19/2020	FSI*OHIO BIL LMATRIX	Debit Card	-\$99.55	\$1,819.90
05/19/2020	AMAZON PRI ME*M76A69Z A1	Debit Card	-\$13.83	\$1,919.45
05/19/2020	ODJFS OHIO 2	Direct Deposit	\$220.00	\$1,933.28
05/19/2020	ODJFS FAC	Direct Deposit	\$600.00	\$1,713.28
05/18/2020	SPEEDWAY 4 ATM/POS 332 HIL 91108		-\$29.48	\$1,113.28
05/18/2020	FISHERS FOOATM/POS DS- 272002		-\$32.96	\$1,142.76
05/18/2020	FISHERS FOOATM/POS DS- 272002		-\$136.96	\$1,175.72
05/18/2020	KRAUS PIZZA FULTON	Debit Card	-\$20.85	\$1,312.68
05/15/2020	DISCOUNT D ATM/POS RUG M 600903		-\$127.01	\$1,333.53
05/15/2020	K-9 HAIRSTYL ES	Debit Card	-\$15.00	\$1,460.54
05/15/2020	ADIDAS US O NLINE STORE	Debit Card	-\$49.79	\$1,475.54
05/12/2020	UNIFORMSAN DSCRUBS UN Debit Card IF		-\$122.67	\$1,525.33
05/12/2020	SP * BLUEFLY	Debit Card	-\$138.99	\$1,648.00
05/12/2020	MERCHANDIS E RET UNIFO Debit Card RMSAN		\$40.88	\$1,786.99
05/12/2020	ODJFS OHIO 2	Direct Deposit	\$220.00	\$1,746.11
05/12/2020	ODJFS FAC	Direct Deposit	\$600.00	\$1,526.11
05/11/2020	TMOBILE*PO STPAID PDA	Debit Card	-\$100.78	\$926.11
05/11/2020	FISHERS FOOATM/POS DS- 272002		-\$68.47	\$1,026.89

05/11/2020	DANSKO, LLC Debit Card		-\$114.99	\$1,095.36
05/11/2020	VICTORIASSE CRET.COM Debit Card	<i>Clothing</i>	-\$316.84	\$1,210.35
05/11/2020	SPECTRUM Debit Card		-\$176.98	\$1,527.19
05/11/2020	MACYS .COM Debit Card	<i>Clothing</i>	-\$296.54	\$1,704.17
05/08/2020	AMZN MKTP US*E525E3AZ Debit Card 3		-\$15.96	\$2,000.71
05/07/2020	DISCOUNT D ATM/POS RUG M 600109		-\$44.03	\$2,016.67
05/07/2020	FSI*OHIO BIL LMATRIX Debit Card		-\$110.31	\$2,060.70
05/06/2020	ODJFS OHIO 2 Direct Deposit		\$220.00	\$2,171.01
05/06/2020	ODJFS FAC Direct Deposit		\$600.00	\$1,951.01
05/05/2020	KRAUS PIZZA FULTON Debit Card		-\$26.50	\$1,351.01
05/05/2020	FISHERS FOO DS-FULTON D Debit Card		-\$3.68	\$1,377.51
05/04/2020	SPOTIFY USA Debit Card		-\$10.64	\$1,381.19
05/04/2020	FISHERS FOOATM/POS DS- 272002		-\$104.42	\$1,391.83
05/04/2020	PRIME VIDEO *E03X052K3 Debit Card		-\$4.25	\$1,496.25
05/04/2020	WALGREENS ATM/POS 4024 FUL 983022		-\$36.13	\$1,500.50
05/04/2020	SPEEDWAY 5 ATM/POS 050 FUL 12073		-\$76.26	\$1,536.63
05/04/2020	FISHERS FOOATM/POS DS- 272002		-\$137.51	\$1,612.89
05/04/2020	DOLLAR GEN ATM/POS ERAL 392022		-\$45.74	\$1,750.40
05/04/2020	CKO*PATREO N* MEMBERS Debit Card HI		-\$14.99	\$1,796.14
05/04/2020	NETFLIX.COM Debit Card		-\$17.03	\$1,811.13

05/04/2020	PAY*FOXHAV EN CREDIT C A	Debit Card	<i>Rent</i> -\$650.64	\$1,828.16
05/04/2020	AMAZON.CO M*0M7XU8093	Debit Card	-\$34.81	\$2,478.80
05/01/2020	PRIME VIDEO *2H6JJ0073	Debit Card	-\$4.25	\$2,513.61
05/01/2020	PRIME VIDEO *2J3UP9FM3	Debit Card	-\$5.31	\$2,517.86
05/01/2020	AMZN MKTP US*L64WN127 3	Debit Card	<i>Hair laser removal</i> -\$797.66	\$2,523.17
04/30/2020	HISTORY VAU LT FROM A E	Debit Card	-\$4.99	\$3,320.83
04/30/2020	ODJFS OHIO 2	Direct Deposit	\$880.00	\$3,325.82
04/30/2020	ODJFS FAC	Direct Deposit	\$2,400.00	\$2,445.82
04/29/2020	HLU*HULU 79 5673920072-	Debit Card	-\$2.11	\$45.82
04/28/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$8.04	\$47.93
04/27/2020	DISCOUNT D RUG M	ATM/POS 600104	-\$1.89	\$39.89
04/27/2020	PRIME VIDEO *2T0AN1BB3	Debit Card	-\$4.25	\$41.78
04/27/2020	WALGREENS 4024 FUL	ATM/POS 983022	-\$44.84	\$46.03
04/27/2020	FISHERS FOO DS-	ATM/POS 272002	-\$48.74	\$90.87
04/27/2020	PRIME VIDEO *LW4WP7H03	Debit Card	-\$4.25	\$139.61
04/24/2020	SMP*EDGEPA RK	Debit Card	<i>Medical</i> -\$288.58	\$143.86
04/23/2020	Money Receiv ed from RAND ALL HU	Direct Deposit	\$100.00	\$432.44
04/21/2020	WALGREENS 4024 FUL	ATM/POS 983022	-\$46.73	\$332.44
04/21/2020	PRIME VIDEO *QG0YV1S53	Debit Card	-\$4.25	\$379.17



04/20/2020	PRIME VIDEO *ZY6HL0L43	Debit Card	-\$4.25	\$383.42
04/20/2020	AMAZON DIGI T*M58PB1960	Debit Card	-\$5.99	\$387.67
04/20/2020	AMAZON PRI ME*7P4XH8T4 3	Debit Card	-\$13.83	\$393.66
04/20/2020	KRAUS PIZZA FULTON	Debit Card	-\$26.50	\$407.49
04/20/2020	MAGGIORE'S DRIVE THRU	Debit Card	-\$24.94	\$433.99
04/20/2020	CKO*PATREO N* MEMBERS HI	Debit Card	-\$10.00	\$458.93
04/20/2020	SPECTRUM	Debit Card	-\$376.89	\$468.93
			<i>Cable for 3 months</i>	
04/17/2020	DISCOUNT D RUG M	ATM/POS 600106	-\$65.83	\$845.82
04/17/2020	PRIME VIDEO *5F9SM5253	Debit Card	-\$4.25	\$911.65
04/17/2020	FSI*OHIO BIL LMATRIX	Debit Card	-\$149.37	\$915.90
04/17/2020	TMOBILE*PO STPAID PDA	Debit Card	-\$200.46	\$1,065.27
04/16/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$50.85	\$1,265.73
04/15/2020	IRS TREAS 31 0 TAX REF	Direct Deposit	\$1,200.00	\$1,214.88
04/14/2020	FISHERS FOO DS-	ATM/POS 272002	-\$20.29	\$14.88
04/14/2020	DOLLAR GEN ERAL	ATM/POS 392021	-\$20.41	\$35.17
04/13/2020	FISHERS FOO DS-	ATM/POS 272002	-\$20.15	\$55.58
04/13/2020	Money Receiv ed from RAND ALL HU	Direct Deposit	\$50.00	\$75.73
04/09/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$29.45	\$25.73
04/07/2020	PRIME VIDEO *O47EQ2NK3	Debit Card	-\$4.25	\$55.18



04/06/2020	FISHERS FOOATM/POS DS- 272002	-\$79.90	\$59.43
04/06/2020	WALGREENS ATM/POS 4024 FUL 983022	-\$85.72	\$139.33
04/06/2020	KRAUS PIZZA Debit Card FULTON	-\$28.25	\$225.05
04/06/2020	SPOTIFY USA Debit Card	-\$10.64	\$253.30
04/02/2020	CKO*PATREO N* MEMBERS Debit Card HI	-\$4.99	\$263.94
04/02/2020	NETFLIX.COM Debit Card	-\$17.03	\$268.93

[VIEW A REPORT >](#)[EDIT TRANSACTIONS >](#)

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Account Name Asterisk-Free Checking  
 Today's Beginning Balance \$1,010.52  
 Pending Transactions -\$456.20  
 Deposit Holds \$0.00

**Account Balance \$554.32**

Account Number ...4275  
 Routing Number 044115090  
 Account Nickname Asterisk-Free Checking  
 Account Type Asterisk-Free Checking  
 Interest Earned But Not Paid \$0.00  
 Year-to-Date Interest \$0.00  
 Previous Year Interest \$0.00

### Transaction History

Transactions from 02/01/20 through 05/27/20

Date	DescriptionType	Amount	Balance
03/31/2020	PRIME VIDEO *RQ3MA0WO3 Debit Card	-\$5.31	\$285.96
03/31/2020	PAY*FOXHAV EN CREDIT C Debit Card A <i>Rent</i>	-\$650.64	\$291.27
03/30/2020	HISTORY VAU LT FROM A E Debit Card	-\$4.99	\$941.91
03/30/2020	DISCOUNT D ATM/POS RUG M 600503	-\$56.88	\$946.90
03/30/2020	CIRCLE K # 0 5703 5 ATM/POS 11	-\$16.04	\$1,003.78
03/30/2020	HLU*HULU 79 5673927553- Debit Card	-\$2.11	\$1,019.82
03/30/2020	KRAUS PIZZA FULTON Debit Card	-\$28.25	\$1,021.93
03/30/2020	Money Receiv ed from RAND Direct Deposit ALL HU	\$650.00	\$1,050.18
03/27/2020	ACME NO. 19 ATM/POS 569001	-\$43.96	\$400.18

03/26/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$15.95	\$444.14
03/26/2020	FISHERS FOO DS-	ATM/POS 272002	-\$98.69	\$460.09
03/24/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$323.72	\$558.78
03/23/2020	SPEEDWAY 5 050 FUL	ATM/POS 12073	-\$17.56	\$235.06
03/23/2020	FISHERS FOO DS-	ATM/POS 272002	-\$24.16	\$252.62
03/19/2020	PRIME VIDEO *KZ4ME2GF3	Debit Card	-\$5.31	\$276.78
03/19/2020	PRIME VIDEO *Y91ML21M3	Debit Card	-\$5.31	\$282.09
03/19/2020	AMZN DIGITA L*8R87J0H33	Debit Card	-\$5.99	\$287.40
03/19/2020	AMAZON PRI ME*3J7S43LJ 3	Debit Card	-\$13.83	\$293.39
03/17/2020	SHEETZ 0389	ATM/POS 122701	-\$76.27	\$307.22
03/17/2020	DISCOUNT D RUG M	ATM/POS 600109	-\$28.12	\$383.49
03/17/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$366.47	\$411.61
03/16/2020	KRAUS PIZZA FULTON	Debit Card	-\$28.25	\$45.14
03/13/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$25.42	\$73.39
03/13/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$3.49	\$98.81
03/12/2020	DISCOUNT D RUG M	ATM/POS 600104	-\$74.48	\$102.30
03/12/2020	DISCOUNT D RUG M	ATM/POS 600108	-\$7.93	\$176.78
03/12/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$3.64	\$184.71
03/12/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$18.08	\$188.35

03/12/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$4.25	\$206.43
03/11/2020	FISHERS FOO DS-	ATM/POS 272002	-\$275.75	\$210.68
03/11/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$12.76	\$486.43
03/11/2020	K-9 HAIRSTYL ES	Debit Card	-\$48.00	\$499.19
03/10/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$59.58	\$547.19
03/10/2020	DISCOUNT D RUG M	ATM/POS 600110	-\$5.98	\$606.77
03/10/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$377.50	\$612.75
03/09/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$30.43	\$235.25
03/09/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$18.14	\$265.68
03/09/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$7.64	\$283.82
03/06/2020	WALGREENS 4024 FUL	ATM/POS 983051	-\$25.00	\$291.46
03/06/2020	DISCOUNT D RUG M	ATM/POS 600104	-\$11.72	\$316.46
03/06/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$3.18	\$328.18
03/06/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$12.75	\$331.36
03/05/2020	FISHERS FOO DS-	ATM/POS 272002	-\$155.01	\$344.11
03/05/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$7.64	\$499.12
03/05/2020	EXE PRODUC TIONS	Debit Card	-\$134.95	\$506.76
03/04/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$2.99	\$641.71
03/04/2020	DISCOUNT D RUG M	ATM/POS 600105	-\$2.12	\$644.70
03/04/2020	DISCOUNT D RUG M	ATM/POS 600109	-\$11.97	\$646.82

03/04/2020	SPOTIFY USA Debit Card		-\$10.64	\$658.79
03/03/2020	DISCOUNT D ATM/POS RUG M 600107		-\$21.25	\$669.43
03/03/2020	DISCOUNT D ATM/POS RUG M 600103		-\$10.82	\$690.68
03/03/2020	DISCOUNT D ATM/POS RUG M 600107		-\$43.42	\$701.50
03/03/2020	STATE OF OH IO TAXREFUN Direct Deposit DS		\$366.00	\$744.92
03/03/2020	DISCOUNT D RUG MA PAY Direct Deposit ROLL		\$378.50	\$378.92
03/02/2020	CKO*PATREO N* MEMBERS Debit Card H		-\$24.99	\$0.42
03/02/2020	FISHERS FOOATM/POS DS- 272002		-\$9.08	\$25.41
03/02/2020	FISHERS FOOATM/POS DS- 272002		-\$61.12	\$34.49
03/02/2020	NETFLIX.COM Debit Card		-\$17.03	\$95.61
03/02/2020	WALGREENS ATM/POS 4024 FUL 983022		-\$16.00	\$112.64
03/02/2020	HISTORY VAU Debit Card LT FROM A E		-\$4.99	\$128.64
03/02/2020	ARBYS #993 Debit Card CANTON		-\$18.86	\$133.63
03/02/2020	WAL-MART #2ATM/POS 361 610067		-\$258.67	\$152.49
03/02/2020	SUBWAY 000 Debit Card 23036		-\$23.97	\$411.16
03/02/2020	HLU*HULU 79 Debit Card 5673925219		-\$2.11	\$435.13
03/02/2020	SPECTRUM Debit Card		-\$182.97	\$437.24
02/28/2020	DISCOUNT D ATM/POS RUG M 600103		-\$18.98	\$620.21
02/28/2020	PAY*FOXHAV EN CREDIT C Debit Card A	<i>Reut</i>	-\$650.64	\$639.19




02/28/2020	FSI*OHIO BIL LMATRIX	Debit Card	-\$179.73	\$1,289.83
02/27/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$7.64	\$1,469.56
02/27/2020	DISCOUNT D RUG M	ATM/POS 600110	-\$12.78	\$1,477.20
02/27/2020	SMP*EDGEPA RK	Debit Card	-\$9.45	\$1,489.98
02/27/2020	TMOBILE*PO STPAID PDA	Debit Card	-\$99.73	\$1,499.43
02/27/2020	ARBYS #993 CANTON	Debit Card	-\$6.88	\$1,599.16
02/27/2020	Money Receiv ed from RAND ALL HU	Direct Deposit	\$615.00	\$1,606.04
02/26/2020	WALGREENS 4024 FUL	ATM/POS 983051	-\$147.49	\$991.04
02/26/2020	DISCOUNT D RUG M	ATM/POS 600109	-\$3.67	\$1,138.53
02/26/2020	SHEETZ 0389	ATM/POS 122701	-\$12.30	\$1,142.20
02/26/2020	BURGER KIN G #24754 Q07	Debit Card	-\$8.58	\$1,154.50
02/26/2020	IRS TREAS 31 0 TAX REF	Direct Deposit	\$984.00	\$1,163.08
02/25/2020	DISCOUNT D RUG M	ATM/POS 600110	-\$6.91	\$179.08
02/25/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$11.00	\$185.99
02/25/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$33.49	\$196.99
02/25/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$216.85	\$230.48
02/24/2020	SPEEDWAY 5 050 FUL	ATM/POS 12073	-\$13.48	\$13.63
02/24/2020	FISHERS FOO DS-	ATM/POS 272002	-\$22.32	\$27.11
02/24/2020	SHEETZ 0389 00003897	Debit Card	-\$28.16	\$49.43
02/24/2020	MCDONALD'S F36763	Debit Card	-\$10.96	\$77.59

02/21/2020	MICHAELS ST ORE	ATM/POS 4	-\$14.68	\$88.55
02/21/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$2.12	\$103.23
02/20/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$20.32	\$105.35
02/19/2020	VICTORIA'S S ECR	ATM/POS 38901	-\$30.89	\$125.67
02/19/2020	DISCOUNT D RUG M	ATM/POS 600107	-\$10.63	\$156.56
02/19/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$12.85	\$167.19
02/19/2020	AMAZON DIGI T*840E58OA3	Debit Card	-\$5.99	\$180.04
02/19/2020	AMAZON PRI ME*IW6EL4LR 3	Debit Card	-\$13.83	\$186.03
02/18/2020	DISCOUNT D RUG M	ATM/POS 600103	-\$12.78	\$199.86
02/18/2020	DISCOUNT D RUG M	ATM/POS 600108	-\$10.85	\$212.64
02/18/2020	MISSION BBQ CANTON, OH	Debit Card	-\$23.06	\$223.49
02/18/2020	FISHERS FOO DS-	ATM/POS 272002	-\$138.75	\$246.55
02/18/2020	DISCOUNT D RUG MA PAY ROLL	Direct Deposit	\$292.62	\$385.30

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